ACCUME PARTNERS

INTERNAL AUDITORS AND ADVISORS
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November 16, 2012

Name
Address
City, CA 12345

Dear Name:

We are writing to you as a participant in the Accume Partner 401(k) Plan. ("Plan")

Recently we learned of a data security breach involving a laptop belonging to WeiserMazars, LLC, the CPA firm which audits the statement of net assets available for Plan benefits in connection with the Plan's annual reporting obligations under the Employee Retirement Income Security Act of 1974. The laptop was stolen from the vehicle of a WeiserMazars employee on October 10, 2012 prior to 7:30AM in Philadelphia, Pennsylvania. The WeiserMazars employee stored certain personal information regarding plan participants on the laptop, including name and Social Security number of plan participants, and in some instances, address, date of birth, 401(k) information and payroll information for plan participants. WeiserMazars advised us that they have no reason to believe that any personal data was targeted for misuse, and we have no information that any personal data has been accessed by an unauthorized party. Nonetheless, because this incident might have compromised personally identifiable information, we urge you to consider taking steps to protect against identity theft, including considering the offer for identity theft protection service, discussed below.

We understand that WeiserMazars has notified local police and is cooperating in the investigation of the theft of the laptop. You have the right to request a police report. Accume received a letter from WeiserMazars on October 31, 2012, putting it on notice of the data breach. Since learning of the theft, we have been diligently working to identify the exact information that resides on the computer and who was affected by the data breach. WeiserMazars has assured us they have taken steps to prevent future incidents, including enhancing security policies with respect to laptops and other portable devices.

In addition to accepting the identify theft program discussed below you might wish to obtain information about steps you can take to avoid identify theft, such as fraud alerts and security freezes from the Federal Trade Commission, California Attorney General or contact the major credit reporting agencies. We will reimburse any charges imposed by the credit reporting agencies.

The address, toll free telephone number, and website address of the Federal Trade Commission is:

1. Federal Trade Commission, 600 Pennsylvania Avenue, NW, Washington, DC 20580, (877) FTC-HELP, www.ftc.gov

The address, toll free telephone number, and website address of the three (3) major credit reporting agencies are:

1. Equifax, P.O. Box 740241, Atlanta, GA 30374-0241, (888) 766-0008, www.equifax.com
2. Experian, P.O. Box 2104, Allen, TX 75013-0949, (888) 397-3742, www.experian.com
3. TransUnion LLC, PO Box 390, Springfield, PA 19064, (800) 680-7289, www.transunion.com

The address, toll free telephone number, and website address of the California Attorney General's Office is:

1. Office of the Attorney General, 1300 "I" Street, Sacramento, CA 95814-2919, (800) 952-5225, http://oag.ca.gov

COMPLIMENTARY SERVICE OFFER:

WeiserMazars has offered you a free, one year subscription to ITAC Sentinel® Plus, a credit monitoring and identity theft protection service. WeiserMazars has advised us that ITAC Sentinel Plus provides essential monitoring and protection of not only credit data, but also monitors Internet chat rooms and newsgroups and alerts you if your Social Security number, credit cards, and bank account numbers are found in unsecured online locations. This program is provided by Intersections Inc. (NASDAQ: INTX), which WeiserMazars advises is a leading provider of consumer and corporate identity risk management services.

ITAC Sentinel® Plus features include:

- 3-Bureau Credit Report and Scores**
- 3-Bureau Daily Monitoring with NOTIFY EXPRESS® Alerts
- 3-Bureau Quarterly Credit Update
- ITAC Victim Assistance®
- Card Theft Protection
- Internet Surveillance
- Credit Education Specialists
- Up to $20,000 identity theft insurance with $0 deductible. *

If you wish to take advantage of this monitoring service, you must enroll by February 8, 2013.

ENROLLMENT PROCEDURE:
To activate this coverage please call the toll-free number or visit the Web site listed below and enter the redemption code. The redemption code is required for enrollment, and can only be used one time by the individual addressed.

Web Site: www.itacsentinel.com/alert
Redemption Code: XXXXXXXXXXXX

In order to enroll, you will need to provide the following personal information:

- Mailing Address
- Phone Number
- Social Security Number
- E-mail Address
- Redemption Code

You may enroll by telephone if you do not have web access. If you wish to enroll by telephone, please call (866) 388-2784.

Regardless of whether you elect to sign up for this or another identity theft protection service, you should notify credit cards companies, brokerages, banks and the like, and place them on alert to carefully monitor their accounts for unusual use and consider closing accounts and opening new ones. ALL passwords should be changed. You should be very careful speaking over the phone with any callers dealing with personal information and should frequently monitor online activity in your credit card and other financial accounts for any unauthorized activity. In addition, you should monitor free credit reports.

This service is complimentary; no method of payment will be collected during enrollment and there is no need to cancel. We urge you to enroll today. If you have any further questions regarding this incident, please contact Ken Cox at Accume Partners at (856) 793-1006.

Sincerely,

Rich Goldstein, Chief Financial Officer and Plan Administrator
Accume Partners

***The ITAC Sentinel® Plus scores are provided specifically to consumers to help them understand their credit. Lenders use many different credit scoring systems, and the ITAC Sentinel Plus scores are not the same scores used to evaluate your credit.*

*Insurance underwritten by Travelers Casualty and Surety Company of America and its property casualty affiliates, Hartford, CT 06183. Coverage for all claims or losses depends on actual policy provisions. Availability of coverage can depend on underwriting qualifications and state regulations.